DELAWARE COUNTY IOWA
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BOOK 2005 PAGE 100
DEBORAH L. PEYTON
DELAWARE CO RECORDER
22.00

Pinnacle Escrow
229 Northland Ct. NE, Ste A
Cedar Rapids, IA 52402

PREPARED BY: SARA GRUBER 1210 NORTHLAND DRIVE, STE 180 MENDOTA HEIGHTS, MN 55120
(651) 686-0511

OHIO SAVINGS BANK CONSTRUCTION/PERMANENT LOAN MODIFICATION AGREEMENT
(Providing for Modification of a Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 23RD day of November, 2004 between Dale F. Prier and Sandra K. Prier, husband and wife, husband and wife ("Borrower") and Centennial Mortgage & Funding, Inc. ("Lender") amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 4-30-04 and recorded in Book or Liber 2004, at page(s) 1558, of the Delaware County
(Name of Records)
Records of Delaware County, Iowa and (2) the Note
(County and State of Jurisdiction)
bearing same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 3227 285th Avenue, Hopkinton, IA 52237

(Property Address)
the real property described being set forth as follows:

See attached legal description

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. That any Allonge to the Note or Rider to the Note or Security Instrument relating to the terms of the construction financing shall be null and void as of the date of this Agreement, and Borrower shall not assert any right of set off, counterclaim or other claim or defense arising out of the Construction Loan Agreement dated April 30, 2004 against the obligations of the Note and Mortgage, as modified by this Agreement.

2. As of November 23, 2004, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. $190,000 an increase of $16,169.00 from the original Note and Security Instrument dated April 30, 2004, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.

3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 5.75%, from November 23, 2004. The Borrower promises to make monthly payments of principal and interest of U.S. $1108.79 beginning on the 1st day of January, 2005 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on December 1, 2034 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date. The Borrower will make such payments at **1210 Northland Drive, Suite 180, Mendota Heights, MN 55120** or at such other place as the Lender may require.

4. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument. If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. This notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by the Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on the Borrower.

5. The Borrower also will comply with all covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.

6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

7. As used herein, "Lender" refers to the original Lender named above and to any subsequent Note Holder, as defined in the Note.

In witness whereof, the parties have executed this Agreement.

Dale F Prier

Witness

Borrower Dale F. Prier

Sandra K. Prier

Borrower Sandra K. Prier

Lender: Centennial Mortgage & Funding, Inc.

Witness

By: Sara J. Gruber Sara J Gruber
(Authorized Officer Name)

Its: Assistant Secretary
(Officer Title)

----------*(SPACE BELOW THIS LINE FOR ACKNOWLEDGEMENTS)*----------

THIS INSTRUMENT WAS DRAFTED BY:
CENTENNIAL MORTGAGE & FUNDING, INC.
1210 NORTHLAND DRIVE SUITE 180
MENDOTA HEIGHTS, MN 55120

STATE OF MINNESOTA)
) ss.
COUNTY OF ____Dakota_____)

The foregoing instrument was acknowledged before me this _23rd__ day of ___November_____, 2004, by _____Sara J. Gruber_____, the _____Assistant Secretary_____ of Centennial Mortgage & Funding, Inc., a Minnesota corporation, on behalf of the corporation.

Notary Public

JESSICA RUZEK
NOTARY PUBLIC - MINNESOTA
MY COMMISSION EXPIRES 1-31-2005

STATE OF IOWA
COUNTY OF LINN

On this 23 day of November, 2004 before me appeared Dale F. Prier + Sandra K. Prier personally known to be the person(s) described in and who executed the foregoing instrument and acknowledged that she/he/they executed the same as her/his/their free act and deed.

JAMEE M. MORRIS
Commission Number 221430
My Commission Expires
3-15-05

NOTARIAL SEAL IOWA

Jamee M Morris
Notary

LEGAL DESCRIPTION:

THE NORTH ONE-HALF [N ½] OF THE EAST FIFTEEN [15] ACRES OF THE NORTH ONE-HALF [N ½] OF THE SOUTHEAST QUARTER [SE ¼] OF THE NORTHWEST QUARTER [NW ¼] OF SECTION THIRTY [30], TOWNSHIP EIGHTY SEVEN [87] NORTH, RANGE THREE [3], WEST OF THE FIFTH PRINCIPAL MERIDIAN.